

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Luis Ramirez III
Bernadette Ramirez
Debtor(s)

Case No. 09 B 20383

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2009.
- 2) The plan was confirmed on 08/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2010, 05/13/2010, 07/22/2010.
- 5) The case was Dismissed on 10/02/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,234.90
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$6,234.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,445.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$296.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,741.42

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAC	Unsecured	546.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	NA	161.85	161.85	7.64	0.00
AmSher Collection Services	Unsecured	361.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	478.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	159.33	159.33	7.52	0.00
Asset Acceptance	Unsecured	546.00	546.34	546.34	26.30	0.00
City Of Chicago Dept Of Revenue	Unsecured	4,956.22	10,948.46	10,948.46	527.09	0.00
Commonwealth Edison	Unsecured	NA	5,255.28	5,255.28	253.00	0.00
Continental Furniture	Unsecured	1,652.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	634.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	121.00	NA	NA	0.00	0.00
Diversified Adjustment Service	Unsecured	206.00	NA	NA	0.00	0.00
Family Practice	Unsecured	682.00	NA	NA	0.00	0.00
Great American Finance Company	Unsecured	756.00	756.00	756.00	36.40	0.00
Harris & Harris	Unsecured	1,854.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	356.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	100.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	100.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	137.00	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	4,980.00	4,302.00	4,302.00	207.11	0.00
Illinois State Tollway	Unsecured	352.00	NA	NA	0.00	0.00
Illinois Title Loans	Secured	775.00	1,280.89	775.00	775.00	64.94
Illinois Title Loans	Unsecured	NA	505.89	505.89	24.35	0.00
J V D B & Associates	Unsecured	756.00	NA	NA	0.00	0.00
KCA Financial Services	Unsecured	596.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	767.58	NA	NA	0.00	0.00
Nicor Gas	Unsecured	167.00	NA	NA	0.00	0.00
Professional Placement Services	Unsecured	181.00	NA	NA	0.00	0.00
Professional Placement Services	Unsecured	255.00	NA	NA	0.00	0.00
Riddled Assoc P C	Unsecured	268.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	NA	83.32	83.32	3.93	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RMS	Unsecured	79.00	NA	NA	0.00	0.00
Triad Financial Services	Unsecured	8,635.00	11,391.03	11,391.03	548.39	0.00
United Financial Services	Unsecured	250.00	250.00	250.00	11.81	0.00
Van Ru Collection Agency	Unsecured	248.00	NA	NA	0.00	0.00
Village Of Glenview	Unsecured	200.84	NA	NA	0.00	0.00
West Asset Management	Unsecured	378.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$775.00	\$775.00	\$64.94
TOTAL SECURED:	\$775.00	\$775.00	\$64.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,359.50	\$1,653.54	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,741.42</u>	
Disbursements to Creditors	<u>\$2,493.48</u>	
TOTAL DISBURSEMENTS :		<u>\$6,234.90</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/26/2012

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.